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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/829,664	04/10/2001	William Edward Coleman JR.	PU3984US2	9198

23347 7590 12/19/2005

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EXAMINER

NGUYEN, NGA B

ART UNIT	PAPER NUMBER
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3628

DATE MAILED: 12/19/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/829,664

Applicant(s)

COLEMAN ET AL.

Examiner

Nga B. Nguyen

Art Unit

3628

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 10 April 2001.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-13 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-13 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date <u>9/25/01</u> . | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

1. This Office Action is the answer to the communication filed on April 10, 2001, which paper has been placed of record in the file.
2. Claims 1-13 are pending in this application.

Claim Rejections - 35 USC § 102

3. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

4. Claims 1-5, 7-11, and 13 are rejected under 35 U.S.C. 102(e) as being anticipated by Whitford et al, (hereinafter Whitford), U.S. Patent No. 5,995,948.

Regarding to claim 7, Whitford discloses a computer-implemented method comprising:

reading in compliance rules associated with a contract (column 9, lines 35-62, Auto Resolve is the chargeback rule navigator, the Auto Resolve proves automatically resolves inbound correspondences using business rules, the process incorporates policies and procedures from multiple areas);

reading in chargeback requests associated with the rules of the contract (column 9, line 63-column 10, line 13, the Auto Resolve process automatically downloads

report, pulls account data, and dispositions the account accurately based upon the business rules in the system, the system retrieves data, business rules and policies, submits transactions, and marks database record with disposition);

comparing the chargeback requests against the rules of the contract (column 9, line 63-column 10, line 13, the Auto Resolve process automatically downloads report, pulls account data, and dispositions the account accurately based upon the business rules in the system); and

producing electronic discrepancy notices for chargeback requests that are not in compliance with the rules of the contract (column 10, lines 14-15, the Auto Resolve process generates report of work queue of unresolvable items for manual resolution).

Regarding to claim 8, Whitford further discloses receiving an electronic change to at least one previously submitted chargeback request that was not in compliance with the rules of the contract (column 5, lines 20-30, generating a re-presentment report, entering the credit card or transaction receipt that are not previously received in the chargeback request into the system, the system retrieves all correspondences and request associated with this work case and represents the case into the system to be reworked).

Regarding to claim 9, Whitford further discloses finding all previously submitted chargeback requests that were not in compliance with the rules of the contract and that match at least one specified search criterion; specifying a new value for at least one field common to all chargeback requests found in the finding step; and changing the at least one field common to all chargeback requests found in the finding step to the new

value specified by the specifying step (column 5, lines 20-30, generating a re-presentment report, entering the credit card or transaction receipt that are not previously received in the chargeback request into the system, the system retrieves all correspondences and request associated with this work case and represents the case into the system to be reworked; column 7, lines 37-55, performing the search based on the magnum inquiry number).

Regarding to claim 10, Whitford further discloses utilizing a checkpoint and rollback method (column 5, lines 20-30, generating a re-presentment report, entering the credit card or transaction receipt that are not previously received in the chargeback request into the system, the system retrieves all correspondences and request associated with this work case and represents the case into the system to be reworked).

Regarding to claim 11, Whitford further discloses filtering the electronic discrepancy notices according to at least one filter criterion (column 5, lines 45-60, the Rough sort process flags the case as a pending document until the system receives the missing documents such as the receipt slip).

Claims 1-5 are written in computer storage medium that parallel the limitations found in claims 7-11 above, therefore, are rejected by the same rationale.

Claim 13 is written in means that that parallel the limitations found in claim 7 above, therefore, is rejected by the same rationale.

Claim Rejections - 35 USC § 103

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

6. Claims 6 and 12 are rejected under 35 U.S.C. 103(a) as being unpatentable over Whitford et al, (hereinafter Whitford), U.S. Patent No. 5,995,948, in view of Houvener et al. (hereinafter Houvener), U.S. Patent No. 6,016,480.

Regarding to claims 6 and 12, Whitfor does not disclose filtering the electronic discrepancy notices plural times according to plural criteria and providing a scoreboard of most frequently occurring discrepancies for each of the plural criteria. However, Houvener discloses a return history analyzer analyzes a return history record, generates return history score, which could indicate the number of return transacts that an individual initiated over a specified period of time; a return history score that indicated that an individual has initiated a large number of return transactions within a short period of time may be an indication that return fraud is occurring (see column 5, lines 25-45). Therefore, it would have been obvious to one with ordinary skill in the art at the time the invention was made to modify Whitford to adopt the teaching of Houvener above for the purpose of minimizing the fraud in resolving the chargeback requests.

Conclusion

7. Claims **1-13** are rejected.

8. The prior arts made of record and not relied upon is considered pertinent to applicant's disclosure:

Verderamo et al. (U.S 6,230,145) disclose a method of providing bank transaction data for a merchant via the Internet includes retrieving the chargeback transactions.

Cook (US 5,895,453) discloses a method and system for the diction of suspect sales transactions includes filtering records to create scored records.

Noblett, Jr. et al. (US 5,432,326) disclose systems and methods for opreitn ga data card termienal for transaction chargeback protection includes processing chargeback transactions.

9. Any inquiry concerning this communication or earlier communications from the examiner should be directed to examiner Nga B. Nguyen whose telephone number is (571) 272-6796. The examiner can normally be reached on Monday-Thursday from 9:00AM-6:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung S. Sough can be reached on (571) 272-6799.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (571) 272-3600.

10. Any response to this action should be mailed to:

Commissioner of Patents and Trademarks
C/o Technology Center 3600
Washington, DC 20231

Art Unit: 3628

Or faxed to:

(571) 273-8300 (for formal communication intended for entry),

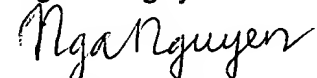
or

(571) 273-0325 (for informal or draft communication, please label

"PROPOSED" or "DRAFT").

Hand-delivered responses should be brought to Knox building, 501 Dulany
Street, Alexandria, VA, First Floor (Receptionist).

Nga B. Nguyen

A handwritten signature in cursive script that reads "Nga Nguyen".

September 19, 2005